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Remarks

Claims 1 through 12, 14 through 20, 23 through 26, and 27 through 33, remain pending in this case. Claim 14 has been currently amended.

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Paragraph 5 of the Office Action suggests that claims 1-12 stand rejected under 35 U.S.C. 102(e) as being anticipated by Ray et al. (US 6,018,722A). With regard to Claim 1, the Examiner cites Col. 1 lines 55-60 to Col. 3 line 34 of Ray as disclosing an asset management advice system that comprises all the elements of Claim 1 including the capability of allowing the user to "select
10 either a real mode in which to access the market to perform real time actual asset transactions made by the data processing means, or a virtual mode in which the transactions are performed virtually without making an actual asset transaction, and the results are tracked using actual market results as if an actual transaction had been made in the market." Applicant respectfully traverses this rejection. Applicant has carefully reviewed Ray, and has not found any teachings,
15 which anticipate the limitations of Claim 1. More specifically, Ray clearly does not teach Applicant's claimed system, as in Claim 1, for providing that a "... user can select either a real mode in which to access the market to perform real time actual asset transactions made by the data processing means, or a virtual mode in which the transactions are performed virtually without making an actual asset transaction, and the results are tracked using actual market results
20 as if an actual transaction had been made in the market." Ray clearly does not teach or even suggest use of a virtual mode as claimed by Applicant. In Ray, investments are only made in real time, or an investor can elect to not make an investment as proposed by the system. Applicant respectfully requests that the Examiner reconsider the cited reference in view of the following

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comments, and either remove this rejection or show where Ray teaches use of a virtual mode as claimed.

The present invention as claimed by Applicant is directed to an asset management advice
5 system which allows the user to either select the real mode in which to access the market to
actually perform an asset transaction made by the data processing means in accordance with the
response from the user, or the virtual mode in which the market is not actually accessed, but the
desired transaction is performed virtually, and the results of the virtual transaction are tracked
using actual market results. Thus, in the real mode, the system operates to implement an actual
10 trade whereby purchases and sales are actually ordered and real profits and losses occur. In the
virtual mode, there is no actual order made, and no real or actual profits and losses occur. In
brief, in the virtual mode, the system operates as a type of simulation, which employs real time
conditions and values of the market, but no actual investment is made, whereby the investor
pretends to make an investment which is then tracked using actual subsequent market results.
15 There is no teaching or suggestion in Ray to provide this type of capability or option to the user
as claimed in Claim 1. Accordingly, Claim 1 is patentable over Ray et al., and is also patentable
over the cited references whether taken individually, or in combination with one another and Ray.
Claims 2 through 12 are each ultimately depended from Claim 1. Accordingly, Claims 1 through
12 are patentable at least for the same reasons as Claim 1.

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Paragraph 18 of the Office Action suggests that Claims 14 through 20 and 23 through 26
stand rejected under 35 U.S.C. 102(e) as being anticipated by Ray et al. (US 6,018,722A). The
Examiner advised that Claim 14 is anticipated by the teachings of Ray (Col. 1 line 5 – Col. 3 line

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34). Applicant respectfully traverses this rejection. Applicant claims an asset management advice system which includes a data processing means capable of producing a plurality of investment scenarios with different characteristics, and management advice data based upon one of the investment scenarios selected by the user and an animation character being set for each investment scenario, with the character operating in accordance with the management advice data to provide an interface with the user. Applicant has carefully reviewed the teachings of Ray, and has not uncovered any teachings that anticipate or make obvious the combination of elements of Claim 14. For example, Ray fails to disclose the use of an "animation character" as called for in Claim 14. Also, Claim 14 has been currently amended to now call for from amongst other elements "... selectively performing an actual or virtual asset transaction in accordance with the user's response to the management advise data ...". Accordingly, Claim 14 is patentable over the cited reference. Claims 15 through 20 and 23 through 26 are each ultimately dependent from Claim 14. Accordingly, these dependent claims are patentable over Ray for at least the same reasons as Claim 14.

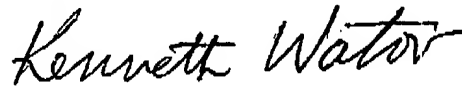
Paragraph 30 of the Office Action suggests that Claims 27 through 33 stand rejected under 35 U.S.C. 102(e) as being anticipated by Ray et al. (US 6,018,722A). The Examiner advises that Ray discloses a recording medium recording an asset management advice program that makes a data processing unit perform steps. The Examiner rejected Claim 27 as being anticipated by the teachings of Ray for the same reasons that Claim 1 was rejected. Therefore, the comments previously made herein relative to Ray with regard to Claim 1 are applicable directly with regard to Claim 27. The combination of elements in Claim 27 are not anticipated or made obvious by the teachings of Ray. Accordingly, Claim 27 is patentable. Claims 28 through 33 are each

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ultimately dependent from Claim 27. Accordingly, these claims are patentable for at least the same reasons as Claim 27, and as Claim 1.

On February 23, 2004, the undersigned conducted a telephonic interview with Supervisory Examiner James Trammell, and Examiner Cristina O. Sherr. It was agreed that this Amendment overcomes the cited references. The Examiners further advised that subject to an additional search, if no new relevant art is uncovered, the claims will be allowed, and the case passed to issue. However, if any issues remain, the undersigned respectfully requests the Examiner to telephone him to discuss these issues in order to expedite Applicant's obtaining allowance of the claims, and an issued patent.

Respectfully submitted,



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